

What have we done for you lately?

The Kentucky Department of Insurance is the state agency that regulates the insurance industry. When you buy insurance, we are with you every step of the way. The agency:

1. Works with the legislature on new consumer protection laws.
2. Regulates companies and monitors their financial stability and business practices.
3. Approves insurance rates.
4. Distributes free insurance shopping guides.
5. Licenses the person who makes the sale.
6. Maintains a Web site: <http://insurance.ky.gov/>
7. Conducts public forums and seminars.
8. Helps consumers with complaints — call **800-595-6053** or file a complaint online.
9. Investigates insurance fraud.
10. Oversees Kentucky Access, the program for people with high-cost conditions who must buy their own health insurance.
11. Oversees the Insurance Coverage Affordability and Relief to Small Employers (ICARE) program, which helps small businesses pay health insurance premiums for their workers.

Contact us about ...

✓ **Agent licensing issues:**

Agent Licensing, 502-564-6004

✓ **Auto and home insurance rate comparisons:**

Consumer Protection and Education,
502-564-6034

✓ **Consumer complaints and publications:**

Consumer Protection and Education,
502-564-6034

✓ **Insurance Coverage Affordability and Relief to Small Employers (ICARE) Program:**

ICARE customer service, (toll free)
877-ICARE07 (877-422-7307)

✓ **Jobs and contracts with DOI:**

Administrative Services Branch,
502-564-6154

✓ **Kentucky Access:**

Kentucky Access customer service, (toll free) 866-405-6145

✓ **Medicare or long-term care insurance and senior citizen workshops:**

Kentucky Insurance Program for Seniors (KIPS), 502-564-6088

✓ **Municipal premium taxes:**

Local Government Premium Tax Unit,
502-564-1649

✓ **Reporting fraud:**

Insurance Fraud Investigation,
502-564-1461

✓ **Request a speaker:**

Consumer Protection and Education,
Speaker's Bureau, 502-564-6034

DEPARTMENT OF INSURANCE DIRECTORY

Department of Insurance
P.O. Box 517, Frankfort KY 40602-0517
Main numbers: 502-564-3630 or

Toll free 800-595-6053

TDD for the deaf/hard-of-hearing: 800-648-6056

Web site: <http://insurance.ky.gov>

Administrative Services Branch

Phone: 502-564-6154 or 800-595-6053
Fax: 502-564-1650

Agent Licensing Division

Phone: 502-564-6004 Fax: 502-564-6030
E-mail: KOIAgentLicensingMail@ky.gov

Communications Office (Media)

Phone: 502-564-6098 or 800-595-6053, Ext. 4273
Fax: 502-564-2669 E-mail: Ronda.Sloan@ky.gov

Consumer Protection and Education Division

Phone: 502-564-6034 Fax: 502-564-6090
E-mail: Lori.Cunningham@ky.gov

Commissioner's Office

Phone: 502-564-3630 Fax: 502-564-1453
E-mail: SharonP.Clark@ky.gov

Financial Standards and Examination Division

Phone: 502-564-6082 Fax: 502-564-4604
E-mail: KOIFinancialStandardsMail@ky.gov

Health Insurance Policy and Managed Care Division

Phone: 502-564-6088 Fax: 502-564-2728
E-mail: KOIHealthMail@ky.gov

Insurance Fraud Investigation Division

Mail: P.O. Box 4050, Frankfort KY 40604
Phone: 502-564-1461 Fax: 502-564-1464
E-mail: Kathy.Verhey@ky.gov

Life Insurance Division

Phone: 502-564-6071 Fax: 502-564-5922
E-mail: KOILifeMail@ky.gov

Market Conduct Branch

Phone: 502-564-1936 Fax: 502-564-9902
E-mail: KOIMarketConduct@ky.gov

Property and Casualty Division

Phone: 502-564-6046 Fax: 502-564-2728
E-mail: Robin.Coombs@ky.gov

State Risk and Insurance Services Division

Phone: 502-564-6055 Fax: 502-564-2693
E-mail: KOIStateRiskMail@ky.gov

Kentucky Access

Mail: P.O. Box 1380, Frankfort KY 40602-1380
Phone: 502-573-1026 Fax: 502-573-1030
Customer service (toll free): 866-405-6145
Online go to: <http://www.kentuckyaccess.com>

Insurance Coverage Affordability and Relief to Small Employers (ICARE)

Mail: P.O. Box 2600, Frankfort, KY 40602
Phone: 502-573-1029 Fax: 502-573-1030
Customer service (toll free): 877-422-7307
Online go to: <http://doi.ppr.ky.gov/kentucky>



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